

REMARKS

Claims 1-16 are pending in this application. By this Response, Applicants have provisionally elected Group I (claims 1-12) with traverse.

Applicants respectfully traverse the Restriction Requirement because Group II is not distinct from Group I.

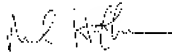
Applicants initially submit that claims 15-16 of Group II direct to computer program products, not a cash flow method as the Office alleges. In addition, features of claims 15-16 overlap that of the Group I invention. In view of the foregoing, claims 15-16 are not distinct from Group I, and Applicants respectfully request withdrawal of the restriction requirement.

Moreover, Applicants submit that claims 13-14 of Group II are also not distinct from Group I. In this case, the processes of claims 13-14 are created specifically to be implemented by the Group I systems, and the Group I systems, as claimed, are created specifically to implement the Group II processes. As is evidenced in the claims, for example, claim 13 (Group II) includes similar features as claims 10 and 11 (Group I); and claim 14 (Group II) includes the similar features as claims 7 and 12 (Group I). In addition, searching of Group I inherently involves searching of claims 13-14 of Group II, and no additional search and burden are required.

In view of the foregoing, Applicants submit that a restriction is not warranted, and respectfully request withdrawal of the Restriction Requirement.

Prompt examination on the merits is respectfully requested. Should the Examiner require anything further from Applicants, the Examiner is invited to contact Applicants' undersigned representative at the number listed below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "M. F. Hoffman", followed by a horizontal line.

Dated: August 30, 2006

Michael F. Hoffman
Reg. No. 40,019

Hoffman, Warnick & D'Alessandro LLC
75 State Street, 14th Floor
Albany, New York 12207
(518) 449-0044
(518) 449-0047 (fax)